



Order Filed on July 26, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2C

VIRGINIA E. FORTUNATO, LLC  
One Kinderkamack Road  
Hackensack, NJ 07601  
201-673-5777

Virginia E. Fortunato, Esq.  
*Attorney for Debtor, Edward Steiper*

In Re:

**EDWARD STEIPER,**

Debtor.

Case No. 24-10502/RG

Chapter: 13


Hearing Date: July 17, 2024

Judge: Rosemary Gambardella

**ORDER AUTHORIZING DEBTOR'S PARTICIPATION IN THE NEW JERSEY  
HOUSING AND MORTGAGE FINANCE AGENCY'S EMERGENCY RESCUE  
MORTGAGE ASSISTANCE (ERMA) PROGRAM AND PERMITTING  
HOMEOWNERS ASSISTANCE FUNDS (HAF) TO BE PAID BY THE PROGRAM TO  
DOVENMUEHLE/QUORUM FEDERAL CREDIT UNION**

The relief set forth on the following pages numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: July 26, 2024**

  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

**Page 2**

**Debtors: Edward Steiper**

**Case No.: 24-10502 - Chapter 13**

**Caption: Order Authorizing Debtor's Participation in the New Jersey Housing and Mortgage Finance Agency's Emergency Rescue Mortgage Assistance (ERMA) Program and Permitting Homeowners Assistance Funds (HAF) to be Paid by the Program to Dovenmuehle/Quorum Federal Credit Union**

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Upon the Debtor's Motion Authorizing Sale of Real Property Order Authorizing Debtor's Participation in The New Jersey Housing and Mortgage Finance Agency's Emergency Rescue Mortgage Assistant (ERMA) Program and Permitting Funds to be Paid by the Program to the Debtor's Mortgage for Arrearages; and

**IT IS HEREBY:**

**ORDERED**, that HAF funds awarded to the Debtor through the ERMA Program were received and applied to the Debtor's Mortgage loan curing his pre-petition mortgage arrears; and it is further,

**ORDERED**, that the Chapter 13 Trustee shall not disburse any funds with regards to the secured creditor, Quorum Federal Credit Union's Proof of Claim No. 11, as the secured creditor filed an Amended Proof of Claim No. 11 on June 20, 2024; and it is further,

**ORDERED**, that the Debtor shall resume his monthly mortgage payment in June, 2024; and it is further,

**ORDERED**, that nothing in this Order shall prevent the Debtor from filing a motion for contempt of this Court's Second Interim Order dated May 1, 2024 against the secured creditor, Quorum Federal Credit Union.

In re:  
Edward Steiper  
Debtor

Case No. 24-10502-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jul 26, 2024

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2024:

Recip ID	Recipient Name and Address
db	+ Edward Steiper, 131 Brakeshoe Place, Mahwah, NJ 07430-1102

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Quorum Federal Credit Union dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Virginia E. Fortunato	on behalf of Debtor Edward Steiper njbankruptcy911@gmail.com bankruptcyntices2011@gmail.com;fortunatovr82014@notify.bestcase.com

TOTAL: 4